

REDCLIFF REVIEW

OUR SLOGAN: An Industrial Metropolis of Industrious People Who Pull Together.

Volume 26

THE REDCLIFF REVIEW

THURSDAY, SEPT. 30th 1937

Number 43

Town Council Met in Session Monday Evening

Local Organisation to Arrange
Distribution of Vegetables

Regular meeting of the Town Council was held Monday evening with a full attendance.

Mr A J Lermonth waited on council representing Quarry Lodge applying for the same agreement with the council as last year for the use of the lodge quarters. Mr R Cann was also present as representative.

Moved by councillor Hope that the agreement be renewed carried.

As the provincial Masonic Lodge is trying to make arrangements for distributing vegetables to those who are in need of relief in the drought district and to work in connection with other organizations, permission was given to use the town hall for meetings to make plans.

Report was made re the Tax Sale which showed that so property for sale was sold but that a few cases were made for consolidation and there were approved. The report was accepted.

Application for old age pensions for citizens was approved for payment.

The school Board's application for \$650.00 was approved for payment.

Accounts as passed by the finance committee were approved for payment.

Mr H E Lemming made application for purchase of the house in which he is living, offering \$100.00. The offer was accepted.

On motion of councillor Willis plus rent due.

Permission was given to Mr G McKay, pump station engineer, for use of town property adjacent to the pump station at the rate of rental for \$10.00 a year.

Councillor Rindahl and Mayor Fanger were instructed to get prices for repairs of the Beasem pump at the pump station.

Mr W S Henry made application for use of the town hall for meetings for a party. On motion of councillor Hope he was given permission to use the hall.

Councillor Rindahl and Evans voted against.

Solicitor Blackstock of Medicine Hat appeared before council in connection with the franchise for providing electricity from the city of Medicine Hat and arrangements were made for the completion of the contract.

Radio addresses on "Facts of the Bala" will be held next Tuesday, Oct 5th from 8:30 to 9:45 P.m. and on Wednesday from 12 to 12:15. Listen in they are interesting.

LOOK AT YOUR LABED

Winter Underwear

For the
Whole Family

Lewis' Bargain Store
Medicine Hat

Gordon Memorial Anniversary Sunday

Supper Served By The L. A. Monday Evening

Next Sunday, Oct 3rd, Gordon Memorial church will hold anniversary services morning and evening. In the morning at 11 a.m. musical service will be put on by the Junior Choir assisted by Miss Joan Watson Mr B Ross and Daniel Connel all of Medicine Hat.

At the evening service Dr Hugh Dobson, of Vancouver, will be the guest preacher and musical selections will be rendered by the senior choir assisted by Mrs Newcomb as soloists.

On Monday evening supper will be served in the school room by the Ladies Aid from 5:30 to 8.

Why Not Follow the Example of Quebec

That Province Launched An Irrigation System

The provincial government in Quebec has launched a \$1,000,000 irrigation scheme to improve the fertility of the land in 30 countries. The Alberta government should follow this example as most of the land in this district which experienced the drought for several years, has rich soil and there is abundance of water which could be used for irrigation purposes.

When one figures out the amount of money spent by federal and local governments for relief, and grain etc. spent in drought districts, many are of the opinion that governments could save money by undertaking some system of irrigation in certain sections. Besides the government relief money saved it would mean more business and more money in circulation of the district when farmers can raise crops for which there is a demand and reasonable prices.

Dealing with this subject the Toronto Globe says:

In face of devastating crop failures in large sections of western Canada the Dominion government should set the wheels in motion at once for a domain-wide campaign to raise \$400,000,000 to irrigate those great areas of excellent farming land which are subject to recurring periods of excessive drought.

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WEEK END

Between all stations in Canada
Good Going Form
12 Na. OCT. 8 UNTIL
2 P.M. OCT. 11
Except Good A.M. Trains
OCT. 8 where no P.M. Train
GOOD TO RETURN UNTIL
OCT. 12, 1937
FARE AND ONE-QUARTER
For the ROUND TRIP
Ask the

Canadian Pacific

Redcliff Young Couple At Hyman's Altar

Johnson — Poole

In St Ambrose church last Sunday afternoon Miss Emma Ada Poole, youngest daughter of Mr and Mrs Jas Poole, was united in holy wedlock to Mr Clem Johnson, son of Mr and Mrs Kestley Johnson. The ceremony was performed by Rev H S Hammett, Miss S Davies acted as bridesmaid and Mrs W Cox, sister of the bride, was maid of honor. Mr Art Johnson, brother of the groom, was best man.

After the wedding, guests met at the home of the bride's parents where wedding dinner was served at six o'clock.

During the evening later a number of young friends of the bride and groom met where a program and dance followed, and a pleasant evening was spent. Mr and Mrs Johnson will reside in Redcliff.

The Medicine Hat Rotary Carnival

Will Be Held Thursday Friday
Saturday Oct 14 15 16

Dates for the Medicine Hat Rotary Carnival as have been advertised in the Review have been changed to Thursday Friday and Saturday, October 14 15 and 16. The program as previously arranged will be carried out and there will be all kinds of fun and amusement. There will be a \$50.00 prize on Thursday and Friday and ten cash prizes of \$25 each. There will also be a drawing for a 1937 Plymouth DeLuxe Sedan. Midway attractions and ice cream for the children.

Antelope Season Opens October 5th

And Closes on Oct 21st Under
Certain Regulations

An order in council has been passed recently declaring an open season on Antelope under the following regulations:

The open season for Antelope shall be from October 5th to October 21st, both dates inclusive.

The bag limit shall be two animals, one of which must be a male.

Applications for Special Antelope License must be made to the Royal Canadian Mounted Police, or Salaried Game Officers. No person shall shoot at, wound or kill any antelope on occupied lands enclosed by a fence of any kind, or any land under cultivation, or any land adjacent to buildings, without first having obtained the consent of the owner or occupant in writing, and for the purpose of this section the edge of the body of any lake, river or other body of water bordering upon any lands shall be deemed to be a fence.

While hunting Antelope a car may be used only as a means of transportation from point to point.

It shall be illegal to chase Antelope with a car.

It shall be illegal to hunt shoot at, wound or kill any Antelope with a shotgun.

Organize to Give Relief to The Local Needy

Donations of Fruit & Vegetables
Will Be Appreciated

Wednesday evening a meeting was held in the Town Hall called by the officers of the Medicine Hat Relief Society for the purpose of administering relief to the needy in Redcliff and district, north west of the South Saskatchewan river, west of L. Alders and north to Big Lake.

The meeting was named "Redcliff and District Welfare Assn." The district has been divided into 15 zones with a committee in each to take charge of delivery within their zones.

The organization will be administered entirely free from politics, creed, race or colour. On the committee are representatives of all the churches, Red Cross, fraternal orders, Canadian Legion, the Town of Redcliff and the Tilley East School division.

The following officers were elected:
Chairman—J W Pickering
Secretary—J R Cann
Organizer—R S Fether

Donations of fruit, vegetables, coats, clothing, hay and coal will be badly needed and will be thankfully received also medical, dental and optical service will be a timely need.

The need of "ay is to feed" is to take children to school. Now that electors of Okotoks High River constituency are taking steps to put in the road for Premier Aberhart the Alberta government at this session has introduced an important amendment to the legislature assembly Recall Act and was proposed in the legislature Tuesday if approved by the house the amendment will have the effect of preventing between 2,000 and 2,500 residents of the constituency from signing the recall.

It will limit those who voted in last provincial election in 1935.

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MODELS AVAILABLE

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WASHING

because it
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RADIO • RANGES • REFRIGERATORS • APPLIANCES
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Harvest Festival at St. Ambrose Church

Was Held Last Sunday-Social
Or Monday Evening

The annual Harvest Festival was observed in St Ambrose church last Sunday. For the occasion the church was nicely decorated with flowers, vegetables and fruit and appropriate music was rendered by the choir. On Monday evening there was a social gathering at which was a wheel drive home going to Mrs Lyle St and Mrs Chinn and companions to Mrs Sander and Mrs Fairbairn.

During the evening refreshments were served after which Mr G Werts acted as auctioneer to dispose of the fine display of vegetables which were readily sold.

Presbytery Met at Redcliff Thursday

Arranged For Vegetables Fruit
Etc For Drought Areas

All the Ministers and several laymen, representing the Medicine Hat Presbytery, met in Gordon Memorial church last Thursday. Rev H V Ellison of Redcliff, is chairman of the Presbytery and presided over the day's proceedings.

There was much important business was transacted. Dr McDonald, of Regina, instructed the gathering that many crops of vegetables, fruit, clothing etc are coming from B C and the east to the dried out areas of Sask and Alberta. Many of the other churches have now joined the United Church which has been carrying on this helpful work every year since the depression commenced.

The Ladies of Gordon Memorial provided the meals for the delegates and thanks was expressed to them on behalf of the Presbytery.

The infantile paralysis situation is now showing signs of improvement. No cases have been reported for several days.

Minister Promises Hard-Stroke Road To Medicine Hat

Dr Robinson Presented Petition
To Public Works

A few weeks ago Mr D Broadfoot circulated a petition around town and Medicine Hat requesting the local legislature to make some improvements on the highway between here and the Hat as it is one of the most used sections in the province.

The petition was handed to Dr Robinson, M L A who during the present session, has placed it before the Minister of Public Works.

Word has been received from Dr Robinson stating that the Minister had assured him that improvements would be made. The promise is that in the spring the department will "dottle" the roadway and a year to lay down a "sealed" surface.

This is good news and it is hoped the promise will be fulfilled in due season.

LIT SOCIETY NEWS

Officers:—
Pres: George Rilliantyne,
Sec-Treas: Zola Hamforth,
Vice-Pres and chairman of Entertainment committee:

Carol Sellhorn; assistants, Cathleen Sheehy, John Walton, Gene McMillan and Jack Lien.

At last meeting Sept 17th Marjorie Falchurst proved to be the best at giving directions. At last meeting Sept 24th In Grade VIII Florence Bailey was best conversationalist. In Grades XI and XII George Ballantyne was best conversationalist.

Churches

GORDON MEMORIAL
UNITED CHURCH

Rev H V Ellison, Minister
Special Anniversary Services
Morning and Evening.

ST. MARY'S CHURCH
Commencing next Sunday the service will be held at 9 a.m. The following Sunday at 10 a.m. In future service will be held at these hours on each other week. These hours on each other week.

ST. AMBROSE CHURCH
Rev H. J. Haggart, Minister
Holy Communion 1st, 2nd and 4th Sundays at 8:00 a.m.
Communion

3rd Sunday at 1:00 a.m.
Evening 7:30 p.m. 1st Sunday at 8:00 a.m. 1st Sunday at 8:00 a.m.

LUMBER Delivered Free To Redcliff

Any purchase of \$5.00 worth of lumber will be Delivered Free
Make Arrangements with
J. Bergeron

The Redcliff Review

Every Thursday
The Review Office, 221 Street Street,
Redcliff, Alberta.
SUBSCRIPTION RATES:
In Canada and Great Britain \$2.00
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THURSDAY, SEPT 23rd 1937

TOWN OF REDCLIFF

The Local Tax Arrears
Consolidation Act

The Council of the Town of Redcliff has passed a By-law providing that the above Act will be applicable to the Town of Redcliff and said By-law has been approved by the Minister of Municipal Affairs in writing.

All consolidated arrears of taxes shall under this Act be payable by five equal annual installments together with the current taxes on or before the 15th day of December except as hereinafter mentioned.

The following persons may make application to the Council to come under the provisions of the above Act.

Any person, firm or corporation who is the owner of any parcel of land in the Town of Redcliff, against the title of which, there is subsisting notification for arrears under "The Tax Recovery Act 1929."

Any person who has been a bona fide resident of the Town of Redcliff for 12 months immediately preceding the date of his application, in the case of lands which have been finally acquired by the Town of Redcliff and/or such persons personal representative.

In such cases where the applicant's property is to be exposed for sale at the forthcoming Tax Sale on Sept. 15th, 1937, such applicants should make their applications in time for the Council to consider same previous to that date.

Upon receipt of the application, the Secretary Treasurer shall calculate the amount required to pay the arrears of taxes, if the same were consolidated, and the applicant shall deposit with the Secretary Treasurer one fifth of such sum.

In such cases where the applicant to consolidate is made on the 5th day of November, 1937 the applicant shall also de-

posit with the Secretary Treasurer sufficient to pay the current year's taxes.

In any event the current year's taxes shall be paid by the applicant on or before the 15th day of December.

When the application is granted, the deposit shall be applied on the applicant's consolidated arrears, otherwise it shall be repaid to him.

In case the application is not granted, provision is made in said Act for an appeal to the Minister of Municipal Affairs.

No buildings, fences, fixtures or other improvements shall be removed from any land in respect to which there is a subsisting consolidated agreement.

To those who properly come under the provisions of the above Act, all proceedings under the Tax Recovery Act 1929 are suspended in respect to the properties involved while such a consolidation agreement is in force.

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Done in Town

Cleaned Up For Spring
We are Prepared to Dry
Clean and Press
SUITS, OVERCOATS
and PLAIN DRESSES
For \$1.25

Goods Called For and Delivered

FREE TRIAL

LEUNG BROS.

Next Town Hall

At the Joint Political meeting at Lethbridge last Saturday night 3,200 people filled the hall and only six did not vote against the Aberhart Govt.

ASK FOR
Hiram Walker's
OLD RYE WHISKY
NOW \$2.30
Guaranteed 7 YEARS OLD

"This Advertisement is Non Inserted by the Alberta Liquor Control Board or by the Government of the Province of Alberta."

The Alberta Gazette announces that J. A. V. formerly of Medicine Hat has been appointed as chairman of the Liquor Control Board.

THE ELITE BARBER
& BEAUTY PARLOR

"The Home of Better Permanents"
Redcliff Pay-Day Specials
\$6.00 Genuine Oil Solution all
Croc. Wave for \$4.00
\$5.00 Hollywood
Cluster Curl - \$3.50
EXPERT OPERATORS
DOROTHY FISHER, Phone 2448
PHYLLIS GIFF, Medicine Hat

BARGAIN

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Trip to CALGARY
AND RETURN
from REDCLIFF
\$3.40
Corresponding Low Fares
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Good Going October 1-2-3
Return Until OCTOBER 5

Good in Calgary only. No transfers
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WONDERFUL SUBSCRIPTION OFFER

What could be more complete than a combination offer that gives you a choice of your favourite magazines—Sends you your local newspaper—and gives yourself and family enjoyment and entertainment throughout the whole year—Why not take advantage of this remarkable offer that means a real saving in money to you?

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- ☐ Canadian Magazine 1 yr.
- ☐ Chatelaine 1 yr.
- ☐ Picture Review 1 yr.
- ☐ Silver Screen 1 yr.
- ☐ American Boy 1 yr.
- ☐ Parents' Magazine - 6 mo.
- ☐ Can. Horticulture and Home Magazine 1 yr.

GROUP 2
SELECT ONE MAGAZINE

- ☐ Liberty Mag. (52 Issues) 1 yr.
- ☐ Judge 1 yr.
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and Prices
Reasonable**

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Alabastine provides a rich, beautiful, lasting finish at low cost. Will not rub off, or show brush-marks. Simple, easy-to-follow directions on every package. 5,000 dealers to serve you.

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ALABASTINE
THE NATIONAL WALL COATING

A GARAGE is convenient and saves you money

Build it under the
HOME IMPROVEMENT PLAN



The Facts about Banking in Canada

Reproduced from the Third Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 21st, from 8:30 to 8:45, and Wednesday, September 22nd, from 12:00 noon to 12:15.

Millions Paid in Taxes to the Dominion Government... More Millions to the Provinces and to the Municipalities... Alberta's Revenue From the Banks Boosted... Most Branches Operate at Loss... Banks Have Faith in Alberta.

CANADA'S Chartered Banks have paid in taxes, in Canada, during the last ten years \$74,301,000.

We promised last week that we would tell you about the *load* of taxation we carry. Before we get along very far to-night we shall give you a very plain, short set of figures. I would like you to get a pencil and paper to take down these figures when I reveal them to you.

We shall tell you also about our earnings, our profits and dividends. Our critics have been talking a great deal about the fabulous profits we are said to make; that criticism is unfounded. Let me repeat, as I said in our first broadcast, that we believe that many critics of the banks are sincere. We, too, are sincere.

You are often told that the banks should be taxed but we tell you that the banks are taxed, and we want to tell you some things that will interest you, about the taxes we bear.

Now are you ready with that pencil and paper? We will pause for a few seconds so that you may get ready—we are not going to ask you to take down a long list but just a few plain figures—

Well now, are you ready? Here's the story: During the last ten years the banks have paid:

In taxes to—
The Dominion — \$22,771,000
The Provinces — 13,563,000
Municipalities — 38,282,000

This makes the sum I gave you in starting this broadcast — a total of \$74,301,000 — which we have paid in taxes in ten years. The banks do not complain of fair taxation; they expect to bear their due proportion of the expense of running a Municipality, a Province or the Dominion but, because so many people have been led to believe that the banks are not taxed at all, we are telling you of the taxes that we do pay.

Take the case of Alberta alone. This year the Province imposed upon us a new and additional tax of one-tenth of one per cent of our paid-up capital. It amounts to \$141,000 this year. Last year we paid to the Alberta Government total taxes of \$81,150. This averaged out at \$890 per branch. From paying \$81,150, in 1936, our Alberta tax in 1937 has been boosted to a grand total of about \$222,000, or nearly three times what it was before.

We have told you the story of Provincial taxes. Now we turn for a moment to Municipal taxes. In 1936 the total of taxes we paid to Alberta Municipalities amounted to \$253,600. Our total of Municipal taxes in Alberta averaged out at \$1,219 per branch.

Let me repeat — the taxes paid by the banks in 1936 to the Province of Alberta alone averaged out at \$890 per branch. In 1937 they had risen to an average of \$1,119 per branch. And let me further repeat that the Alberta municipal taxes paid by the banks last year amounted to \$1,219 per branch. At this rate we are now paying a total of \$2,337 per branch in Provincial and Municipal taxes combined, quite regardless of the heavy Dominion taxes we bear. The Provincial and Municipal taxes combined, which are paid by the banks in Alberta, now reach the grand total of \$475.60 per year.

And yet, to hear some folks speak, you'd never know that the banks are taxed at all!

Do you know that very few of the bank branches in Alberta are making any profit? We are now going to tell you something that has never been revealed to the public before — we are letting you in on a secret. Now if you are ready again with your pencil and paper we will give you the actual figures for 1935, the most recent year for which complete figures are available. There were then 221 branch banks in Alberta: Only 41 of them made any profit. Seven of the 41 made not more than \$300 in that year. And 180 were operated at a loss.

You can figure out for yourselves what effect \$141,000 in new and added taxes has had on that picture. With all this newly-revealed information I have given you the picture is still incomplete, for you all know that a business such as ours cannot be carried on without some losses. Indeed the net result in Alberta for the ten years 1926 to 1935, is that after providing operating expenses and taking care of bad and doubtful debts, the banks have incurred a very substantial loss.

The money that lost, I assure you, did not drip from the end of a fountain pen.

You may ask — "Then why do the banks continue to operate in Alberta?" We answer: "Canada's Chartered Banks have faith in Alberta's future and in the people of this Province." We feel sure that the period of hardship and drought will pass. The West has had a terrible struggle during the last seven or eight years. I remember the time, and many listeners must remember it too, when this Western country produced an export wheat crop of three to five hundred million bushels a year, when the prices were high and marketing conditions were good. For years the West had, roughly speaking, from Three to Five Hundred Million Dollars in new money coming back into this Province from the marketing of this newly produced wealth. Then, through fear of war and other conditions, the countries in Europe started restricting their wheat imports and growing their own. World markets collapsed. Canada's banks did not do it; fear in Europe had much to do with it. And after that came the successive heart-breaking dry seasons that our farmers have endured. You and I know what the result was for Alberta. It has meant that for about seven years in the Great Central Province of the Continent of North America, the South, farmers have had either no crops or poor markets, which in any case result in the same thing — little or no money.

Canada's Chartered Banks had no more to do with the collapse of the markets in Europe than they had with bringing on the drought.

The real basis of hardship in this Province, as in the other Western Provinces, is that this great annual crop of new money has not been coming in.

If Canada's banks, by any miracle of lending, could have made it come in you can be sure we would have done so; for it is by lending that we live. That is our business. The banks are a part of your community. While you suffer we cannot prosper. I have shown you how few branch banks in Alberta make any profit and how many are losing and, on top

of these losses, as I have shown you, we have an increased tax burden to carry.

Alberta audiences are intelligent — they are alive to questions of economics. Remember our responsibility to safeguard the funds of depositors. When we are losing money, if costs are increased by steep advance in taxes, what then? The alternative is either to pass on to our customers these added costs or steadily close out losing branches to a point where funds can be made to meet. Either way is a hardship to our customers and an inconvenience to their communities.

Now we turn to the matter of earnings. It is a popular misapprehension that because we pay one and one-half per cent on savings deposits and because, on the other hand, the highest interest rate we can charge by law is seven per cent, the difference between the one and one-half per cent and the seven per cent is all "velvet" — all profit. Let me point out to you why it is not so.

We have costs: I am sure that all of my hearers are aware that the business can be carried on without costs. We pay wages. In the Province of Alberta alone during the past year we paid \$2,015,000 in wages to employees. We pay rent on premises. We spend money for stationery, printing and postage. We buy motor fuel and light. We pay the enormous taxes that I have spoken to you about. We contribute heavily to pension funds and to group insurance for employees. Depreciation on bank buildings takes a large sum each year. We have also to set aside a substantial amount each year as a reserve for bad debts.

In addition to our costs there are distinct restrictions on bank earnings. Only a relatively small proportion of our loans earns the legal maximum of seven per cent. Let me tell you about these restricted earnings.

Banks must keep themselves in such a position that anybody going to the bank to withdraw his savings can get his money. We are required by statute to deposit with the Bank of Canada, earning nothing at all, a certain percentage of our depositors' funds. In addition it is necessary to keep in short-term investments a further amount upon which the yield is low. Why is this yield low? Because the bonds in which these funds are placed will mature at short date. Contrasted heavily to pension funds and to group insurance for employees, the demand for this type of investment is great and the supply none too plentiful; therefore, the price is high — which is another way of saying that the earning—the yield—is low.

The costs of doing business, coupled with restrictions in earnings, eat up most of the difference between the one and one-half per cent we pay and the seven per cent which it is wrongly supposed we earn on all our loans.

Let us take a little instance of the earnings on a loan. Let us say a farmer borrows \$100 in April, expecting to repay in the fall — say a six months' transaction. If the interest is seven per cent the gross amount of rent on this money paid to

the bank is \$3.50 — in other words the farmer has used \$100 for six months at a rental of \$3.50; but what does the bank receive net? Not \$3.50, but a matter of cents only. We have taken a six months' transaction for illustration. The rate of profit is no greater if the loan runs longer. Why? Because the costs we mention are running on all the time, too.

Last year's net earnings of the Chartered Banks on all of their business everywhere amounted to only one-half of one per cent on total assets and in previous years approximately the same. What commercial business or enterprise gets along on so narrow a margin?

You often hear it said that we pay big dividends and our own published annual statements are often used against us as seeming proof. Do you know that for every dollar of dividends paid the banks pay ninety cents in taxes?

The fact is that while by law \$100 is the par value of bank stock the average price at which the banks have sold their shares is \$165, of which \$100 has gone to Capital Account and \$65 to Reserve. In addition, during the scores of years the Chartered Banks have been in business, earnings of \$20 per share — instead of being paid out in dividends to shareholders — have been transferred to Reserve to add to the protection of bank depositors.

The total of a shareholder's investment is, therefore, on the average \$192 per share. So an \$8 dividend per share is a payment of only just over four per cent on the money invested.

Now we have dealt with taxes, earnings, costs and dividends. We have shown that banks operate upon a much smaller margin of profit than other lines of business.

We want to bring it home that the branch bank is a part of the community — that is true in the strongest sense. Besides giving a valuable service, banks maintain offices and staffs in scores of Alberta communities. They give opportunity of employment and a start in life to young people who take an active part in community affairs.

As a customer of public utilities, your local bank buys water, light, gas, power and fuel. It pays local taxes which go to the support of schools and hospitals and municipal institutions. It is on the job the year around, sharing your problems and taking its place as a good citizen.

And let me say that apart from their share of Dominion Government taxes — apart from any reserve for bad accounts — the Alberta Branches of Canada's Chartered Banks spent last year in taxes — Provincial and Dominion — in such things as wages, goods and other services, the huge sum of \$3,000,139 to carry on business in Alberta. That was purchasing power for Alberta — and that money was not created out of nothing.

I hope I have made it clear that we have carried on these services throughout the long, lean years, at a loss so far as our operations in the Province of Alberta are concerned. Canada's Chartered Banks have faith in the future of Alberta and confidence in the fair judgment of its people when all of the facts are before them.

[Watch for Announcement Giving Dates and Times of Fourth Broadcast. This and Future Addresses Will Be Reproduced in This Newspaper.]

SA-3

The Medicine Hat Rotary Carnival

Thursday, Friday, Saturday, Oct. 14th, 15th and 16th

For Raising Funds for Community Welfare

Ten Cash Prizes of \$25.00 Each.

\$50.00 Door Prizess on Thursday & Friday

Carnival held at Medicine Hat Arena Rink

A 1937 Plymouth DeLuxe Sedan Drawn For

Midway Attractions.

Fur and Thrills for everybody.

Ice Cream for the children

MONARCHMedicine Hat
NOW SHOWINGThurs. Fri., Sat.
Sept. 30, Oct. 1, 2
Warren Baxter,
Wallace Seery, in**"SLAVE SHIP"**

with

Elizabeth Allan, Nicky Rooney
Geo. Saunders, Jane DarwellMon. Tues. Wed.
October 4, 5, 6Fred MacMurry, Francis Farmer
Charles Ruggles**"Exclusive"**also
Zane Grey's**FORLORN RIVER****PAY DAY
SPECIALS**

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For Friday and Saturday Only

Smartest Fall
Patterns and StylesReg. \$22.50 Spec. \$18.50
Reg. \$27.50 Spec. \$23.50See Our Range of
FALL HATSWe carry the Largest Stock of
Hats in The City. Prices range

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\$22.95, \$3.50, \$3.95, \$4.50

Wool Felts

\$1.75, \$1.95, \$2.50

Ladies' Suits and Sport
Jackets, Made-to-Measure**BOND'S CLOTHING****AND HAT SHOP**

218 Ry. St. Medicine Hat

Stores from Coast to Coast

**Interesting
Local Items**Monday, Oct. 11th will be ob-
served as Thanksgiving DayMrs Moreton, who has been
visiting her daughter in Vernon
B.C. returned home last weekendVen Archdeacon J. K. Irwin
and a guest at St Ambrose vicar-
age for several days while attend-
ing a conference in Medicine HatMrs Parkin, of Alderson dis-
trict, has purchased from Mr R
Moore a house on Third St. and
will reside here in futureA nice mild shower of rain
fell nearly all day yesterday and
was followed with a slight sprin-
gle of snow.The Misses Fern and Inez
Rindahl, who have been in Banff
all summer returned home yester-
day.Miss Daisy Harris underwent
an operation for appendicitis in
the hospital and is now back
home in favorable condition.Mr and Mrs F. Kollett, who
have been visiting friends in
Vancouver and Seattle for the
past two weeks returned home
last Saturday. On their trip
they met a number of former
residents of Redcliff.Last Friday evening Mr Joe
Podesta put on a stag party at
his home for Mr. C. Johnson who
was to be married the following
afternoon to Mr Podesta's young
est sister. An interesting pro-
gram of addresses, stories, recita-
tions and singing was conducted
and a most appetizing lunch was
served. A very pleasant even-
ing was spent.**LESK'S**Furniture Exchange
Third St. Medicine HatFor New Furniture
& Home FurnishingsAlso Better Class
USED FURNITURE**DEMPSTER'S
Festival Specials**

Boys All Wool Breaks \$2.95

Boys All Wool Zipper

Jackets to Match \$3.50

Boys 8 oz. Rider Pants \$1.49

Boys Fleece Lined

Combinations, Penman's 95c

Dress For Less at

DEMPSTER'S

Men's and Boys' Wear

Third St. Medicine Hat

**PREPARE FOR
THE COLD WEATHER**Antifreeze \$3.75 Per Gallon
ConcentrateHeaters From \$13.75 up
why be cold

Also Carry

Frost Shields and Defrosters

BENY & SON, Medicine Hat**ROXY**

Wed. Thurs., Friday

'Devil's Playground'

Richard Dix, Chester Morris

Dolores Del Rio

Also

Virginia Bruce, Melvyn Douglas

in

'Women of Glamour'

Sat., Mon., Tues.

Oct. 1, 3, 4

Grace Moore, Cary Grant, in

When You're in Love

Wed., Thurs., Fri., 5, 6, 7

Melvyn Douglas, Mary Astor

in

**"And So They
Were Married"**

Also

Bruce Cabot, in

"Legion of Terror"Miss Jessie Stratton, who un-
derwent an operation in the hos-
pital, has returned home and
is now progressing nicely.Miss Simpson of Victoria stop-
ped off here on her return home
to visit Rev and Mrs Hammett
and Mrs Cox.The local School Board is now
making plans to purchase a piano
for use in the school. An instru-
ment is badly needed for prepa-
ration of the school festival in this district.The Ladies Auxiliary to the
L. O. O. F. will hold an ex-
ecutive meeting in the L. O. O. F.
hall on Tuesday Oct 5th at 2 p.m.
A general meeting will be held
on the same date at 2:30 p.m.
Mrs McDermott will be the
hostess.IN LOVING MEMORY
Of Ellen Bardell our dear Mother
who died September 30th 1935
Nothing but memories as we
journey on,
Longing for a smile from our lov-
ed one gone.
Nurse knows the depth of our
regret
But we remember when others
forget.Ever remembered by Emma
Harry and Ted.FOR SALE—Household effects.
Apply residence of R. Moore 3rd
St. Redcliff.LOST—A Pair of reading glass-
es in a cane, some place on the
street east of Olson's garage.
Under please leave same, at this
office and get reward**FALL AND WINTER
SUITS and OVERCOATS**

SAMPLES ON PARADE

The Cambridge Clothing Representative

MR. R. W. PALMER

Will be visiting in our store

Thursday, October 5thWe invite you to come in and inspect these com-
pletely new styles and patterns; such as Kerry
and Rockwear Felts, and Bramble and
Thornberry Tweeds

There is No Obligation To Buy

THE HICKS TRADING CO.**Le Page's Store News****Boys' Suits**

Small Range of Boys' Suits with Fancy Back, 1 and 2 Longs

Age 8 to 15

\$8.50 to \$14.95**Boys' Shoes**

Sturdy and Good Wearing Boys' and Youths' Shoes; genuine

Elk uppers and solid Leather Soles Rubber Heels, sizes

11 to 13 \$2.75 1 to 5 \$2.95**Table Cloths**

All Linen Table Cloths in Fancy Patterns with

Colored Borders; Sizes 52x32

\$1.50**Fur Trimmed Coats**

Ladies' Fall Coats in the Latest Fashions. Don't forget to

view this selection before buying

your Winter Coat. All Sizes

\$14.95 up

Third St., Medicine Hat

MORE OF

THE FACTS

ABOUT

Banking in Canada

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In Another 15-Minute Broadcast

Tuesday Evening, Oct. 5th

8:30 to 8:45

With a daytime broadcast of this address

Wednesday Noon, Oct. 6th

12 to 12:15

Over Stations

CFCN 1030 kilocycles

CICJ 690 kilocycles

CFAC 930 kilocycles

CJOC 950 kilocycles

CJCA 730 kilocycles

CFRN 960 kilocycles

LISTEN IN!

Medicine Hat**Rotary Carnival**

Thursday, Friday and Saturday

October 14, 15 and 16

At the Medicine Hat Arena Rink

**Fine New Assortment of
GAS GLOBES**

of a Nice Variety of Colors

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KINCIPLES

that comply with all the Fire

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See Our

"V" Radiant Heaters

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HIGHEST PRICES PAID

Store Your Cloth Coat and Re-line it for \$7.50

Fur Coats Remodeled, Re-lined, Repaired

Store Your Coat With Confidence

In Our New Fireproof Reinforced Vault. See it yourself

314 South Railway St. Medicine Hat, Alta.

Moore's Furniture Values

9 PIECE DINING ROOM SUITES

Rich Walnut Finish \$89.75

SIMMONS STUDIO LOUNGES

New Hard Wearing Tapestry Covers; Couches

by day, Comfortable Beds by Night

\$33.75

RADIANT HEATERS FROM \$12.95 up

CIRCULATING HEATERS \$23.75

Wool & Flannellette Blankets, moderate prices

J. J. MOORE & SON

Phone 2167 Near Medicine Hat Garage

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